

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARIEL ABAD  
KAREN L. ABAD  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:14-22502

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 27, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/20/2014 and confirmed on 7/31/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,734.16
Less Refunds to Debtor	1,185.62	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>64,548.54</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	2,706.86	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,106.86</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 0754	0.00	23,391.24	0.00	23,391.24
	PNC BANK NA Acct: 3879	4,207.51	4,207.51	0.00	4,207.51
	LAKEVIEW LOAN SERVICING LLC Acct: 0754	3,839.85	3,839.85	0.00	3,839.85
	PITTSBURGH WATER & SEWER AUTH* Acct: 90C5	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 7833	0.00	25,564.49	0.00	25,564.49
	JPMORGAN CHASE BANK NA Acct: 7833	427.47	427.47	0.00	427.47
					<b>57,430.56</b>

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	ARIEL ABAD Acct:	0.00	0.00	0.00	0.00
	ARIEL ABAD Acct:	509.00	509.00	0.00	0.00
	ARIEL ABAD Acct:	676.62	676.62	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct:	300.30	300.30	0.00	300.30
	XXX LLC				
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXXXXX LLC	13.17	13.17	0.00	13.17
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXXXXX LLC	11.97	11.97	0.00	11.97
					<b>325.44</b>

14-22502

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	DUQUESNE LIGHT COMPANY*	155.24	15.52	0.00	15.52
	Acct: 9004				
	PRA/PORTFOLIO RECOVERY ASSOC	495.71	49.57	0.00	49.57
	Acct: 8803				
	CERASTES LLC	831.72	83.17	0.00	83.17
	Acct: 7382				
	PRA/PORTFOLIO RECOVERY ASSOC	955.96	95.60	0.00	95.60
	Acct: 7361				
	PRA/PORTFOLIO RECOVERY ASSOC	145.74	14.57	0.00	14.57
	Acct: 3260				
	PRA/PORTFOLIO RECOVERY ASSOC	558.16	55.82	0.00	55.82
	Acct: 3700				
	PRA/PORTFOLIO RECOVERY ASSOC	615.77	61.58	0.00	61.58
	Acct: 5936				
	PRA/PORTFOLIO RECOVERY ASSOC	240.00	24.00	0.00	24.00
	Acct: 1325				
	CAPITAL ONE NA**	159.52	15.95	0.00	15.95
	Acct: 8851				
	CAPITAL RECOVERY V LLC++	0.00	0.00	0.00	0.00
	Acct: 8130				
	CAPITAL RECOVERY V LLC++	0.00	0.00	0.00	0.00
	Acct: 2442				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXX5160				
	MEDI-HELP	0.00	0.00	0.00	0.00
	Acct: XXX2734				
	ATLAS ACQUISITIONS LLC O/B/O OLIPHANT	0.00	0.00	0.00	0.00
	Acct: 7909				
	PRA/PORTFOLIO RECOVERY ASSOC	554.62	55.46	0.00	55.46
	Acct: 3434				
	STERLING INC	0.00	0.00	0.00	0.00
	Acct: ?				
	TD BANK USA NA**	212.90	21.29	0.00	21.29
	Acct: 1190				
	VERIZON	0.00	0.00	0.00	0.00
	Acct: XXX8138				
	PRA/PORTFOLIO RECOVERY ASSOC	286.10	28.61	0.00	28.61
	Acct: 1024				
	PRA/PORTFOLIO RECOVERY ASSOC	1,362.02	136.20	0.00	136.20
	Acct: 1732				
	PRA/PORTFOLIO RECOVERY ASSOC	283.43	28.34	0.00	28.34
	Acct: 0491				
	MEDI-HELP	472.76	0.00	0.00	0.00
	Acct: 3325				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					685.68

TOTAL PAID TO CREDITORS

58,441.68

TOTAL	
CLAIMED	325.44
PRIORITY	8,474.83
SECURED	7,329.65

Date: 08/27/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ARIEL ABAD  
KAREN L. ABAD  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Repondents.

Case No.:14-22502

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ariel Abad  
 Karen L. Abad  
 Debtors

Case No. 14-22502-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Aug 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2019.

db/jdb  
 aty  
 cr  
 13874818  
 13874819  
 13920016  
 13906490  
 13874829  
 13874830  
 13874833  
 13910506  
 13874836

+Ariel Abad, Karen L. Abad, 2907 Homehurst Street, Pittsburgh, PA 15234-3145  
 +Darren Parr, 967 Liberty Ave., 2nd fl., Pittsburgh, PA 15222-3701  
 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 +Barclay Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Best Buy, PO Box 183195, Columbus, OH 43218-3195)  
 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 Lakeview Loan Servicing, LLC, M & T Bank, One Fountain Plaza,  
 7th Floor-- Payment Processing, Buffalo, NY 14203-1495  
 +Macy's, PO Box 183083, Columbus, OH 43218-3083  
 +Medi-Help, 1691 Washington Rd., Pittsburgh, PA 15228-1631  
 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 +Target Card Servcies, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13874817 E-mail/PDF: gecscdi@recoverycorp.com Aug 29 2019 02:54:32 Amazon GE Capital Retail Bank,  
 PO Bo x965013, Orlando, FL 32896-5013  
 13888711 +E-mail/Text: bnc@atlasacq.com Aug 29 2019 02:55:57 Atlas Acquisitions LLC,  
 on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303  
 13920867 +E-mail/Text: bncmail@w-legal.com Aug 29 2019 02:57:13 CERASTES, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874821 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 29 2019 02:54:07 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 13930610 E-mail/PDF: rmscedi@recoverycorp.com Aug 29 2019 02:55:18 Capital Recovery V, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13874823 E-mail/Text: bk.notifications@jpmchase.com Aug 29 2019 02:56:19 Chase Auto Finance,  
 P.O. Box 78050, Phoenix, AZ 85062-8050  
 13937283 +E-mail/Text: kburkley@bernsteinlaw.com Aug 29 2019 02:57:43 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13874824 E-mail/PDF: gecscdi@recoverycorp.com Aug 29 2019 02:54:01 GE Capital Retail Bank,  
 P.O. Box 960061, Orlando, FL 32896-0061  
 13893132 E-mail/PDF: bk.notifications@jpmchase.com Aug 29 2019 02:56:19 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, Arizona 85038-9505  
 13874825 E-mail/Text: bncnotices@becket-lee.com Aug 29 2019 02:56:00 Kohl's Payment Center,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 13874826 E-mail/PDF: gecscdi@recoverycorp.com Aug 29 2019 02:54:32 Lowes/ GECRB, PO Box 530914,  
 Atlanta, GA 30353-0914  
 13874828 E-mail/Text: camanagement@mtb.com Aug 29 2019 02:56:11 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264-2182  
 13874832 +E-mail/Text: bankruptcy@oliphantfinancial.com Aug 29 2019 02:56:57 Oliphant Financial,  
 9009 Town Center Parkway, Bradenton, FL 34202-4185  
 13917070 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 29 2019 03:06:06  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13874834 E-mail/PDF: gecscdi@recoverycorp.com Aug 29 2019 02:55:01 Sam's Club/ GECRB,  
 PO Box 530942, Atlanta, GA 30353-0942  
 13874835 +E-mail/Text: BKRMailOPS@weltman.com Aug 29 2019 02:56:12 Sterling, Inc., 375 Ghent Road,  
 Akron, OH 44333-4600  
 13882332 +E-mail/Text: bncmail@w-legal.com Aug 29 2019 02:57:13 TD BANK USA, N.A.,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13874837 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 29 2019 02:55:44  
 Verizon, PO Box 920041, Dallas, TX 75392-0041  
 13874838 E-mail/PDF: gecscdi@recoverycorp.com Aug 29 2019 02:54:00 Walmart/ GECRB, P.O. Box 530927,  
 Atlanta, GA 30353-0927  
 13874840 +E-mail/Text: BKRMailOps@weltman.com Aug 29 2019 02:57:09 William T. Molczan,  
 1400 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1826

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 cr Pittsburgh Water & Sewer Authority  
 13874822\* Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 13874827\* Lowes/ GECRB, PO Box 530914, Atlanta, GA 30353-0914  
 13874831\* +Medi-Help, 1691 Washington Road, Pittsburgh, PA 15228-1631  
 13874839\* Walmart/GECRB, P.O. Box 530927, Atlanta, GA 30353-0927

District/off: 0315-2

User: dsaw  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Aug 28, 2019

13874820 ##Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com  
Christopher M. Frye on behalf of Debtor Ariel Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
Christopher M. Frye on behalf of Joint Debtor Karen L. Abad chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9